

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as Express Mail, Airbill No. EV482737175US, in an envelope addressed to: MS Non-Fee Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date shown below.

Dated: April 22, 2004

Signature: Susan Bloomfield

(Susan Bloomfield)

Docket No.: 47524/P120US/10023619  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:  
David J. Sagar et al.

Application No.: 09/874,911

Art Unit: 3621

Filed: June 5, 2001

Examiner: C. O. Sherr

For: SYSTEM AND METHOD FOR DETECTING  
FRAUD IN PREPAID ACCOUNTS

**RESPONSE**

MS Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RECEIVED**  
APR 28 2004  
**GROUP 3600**

Dear Sir:

**INTRODUCTORY COMMENTS**

In response to the Office Action dated January 30, 2004 (Paper No. 4, and hereinafter "Current Action"), the Applicants respectfully submit the following remarks.

**Amendments to the Claims** are reflected in a listing of claims beginning on page 2 of this paper.

**Remarks/Arguments** begin on page 11 of this paper.

**AMENDMENT TRANSMITTAL LETTER**Docket No.  
47524/P120US/10023619Application No.  
09/874,911Filing Date  
June 5, 2001Examiner  
C. O. SherrArt Unit  
3621

Applicant(s): David J. Sagar et al.

Invention: SYSTEM AND METHOD FOR DETECTING FRAUD IN PREPAID ACCOUNTS

**TO THE COMMISSIONER FOR PATENTS**

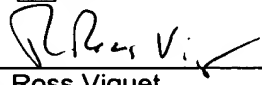
Transmitted herewith is an amendment in the above-identified application.

The fee has been calculated and is transmitted as shown below.

CLAIMS AS AMENDED					
	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
Total Claims	70	- 70 =	0	x	
Independent Claims	3	- 3 =	0	x	
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					
Other fee (please specify):					
<b>TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:</b>					0.00

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APR 28 2004  
**GROUP 3600**

- ☒ Large Entity ☐ Small Entity
- ☒ No additional fee is required for this amendment.
- ☐ Please charge Deposit Account No. \_\_\_\_\_ in the amount of \$ \_\_\_\_\_.  
A duplicate copy of this sheet is enclosed.
- ☐ A check in the amount of \$ \_\_\_\_\_ to cover the filing fee is enclosed.
- ☐ Payment by credit card. Form PTO-2038 is attached.
- ☒ The Director is hereby authorized to charge and credit Deposit Account No. 06-2380 as described below. A duplicate copy of this sheet is enclosed.
- ☒ Credit any overpayment.
- ☒ Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.

  
R. Ross Viguet  
Attorney Reg. No.: 42,203

Dated: April 22, 2004

FULBRIGHT & JAWORSKI L.L.P.  
2200 Ross Avenue, Suite 2800  
Dallas, Texas 75201-2784  
(214) 855-8185**Amendment Transmittal**

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